

Information to identify the case:		
Debtor 1	Thomas Jones Wise III	Social Security number or ITIN xxx-xx-3810
	First Name Middle Name Last Name	EIN --
Debtor 2	Brandy Lynn Wise	Social Security number or ITIN xxx-xx-1037
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-23690-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Jones Wise III

Brandy Lynn Wise

9/13/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas Jones Wise, III
Brandy Lynn Wise
Debtors

Case No. 15-23690-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 13, 2021

User: aala
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas Jones Wise, III, Brandy Lynn Wise, 5855 Prosperity Pike, West Finley, PA 15377-2318
14118797	+ Amerifinancial Solution/ 24 On Physician, Po Box 65018, Baltimore, MD 21264-5018
141158258	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14118802	++ CHROME FEDERAL CREDIT UNION, P O BOX 658, CANONSBURG PA 15317-0658 address filed with court:, Chrome Federal Credit, 45 Griffith Ave, Washington, PA 15301
14118803	+ Collection Service / Wash Family Medicin, Attn:Collection Center, Po Box 14931, Pittsburgh, PA 15234-0931
14118805	Gateway One Lending & Finance, 1601 Riverview Dr Ste 100, Anaheim, CA 92808
14118806	+ Harris / United Regional Health, Harris & Harris, Ltd., 111 W Jackson Blvd 400, Chicago, IL 60604-4135
14162281	+ LPI Financial, 1044 Fordtown Road, Kingsport, TN 37663-3210
14118808	Marla Hawkins Property Management, 102 North Avenue, Knox City, TX 79529
14118809	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067
14118811	+ Recovery One / Dynowatt Consumer, 3240 Henderson Rd, Columbus, OH 43220-2300
15224124	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
14166441	+ UNIV OF PITTSBURGH PHYSICIANS, 6681 Country Club Drive, Golden Valley MN 55427-4601
14118815	+ W Central Texas Coll Bur / Radiology Asc, 1133 N Second St, Suite 101, Abilene, TX 79601-5829

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 14 2021 06:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2021 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 14 2021 06:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2021 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: GOLF_STBankruptcy@gatewayonlending.com	Sep 13 2021 23:22:00	Gateway One Lending & Finance, 160 N. Riverview Dr., # 100, Anaheim, CA 92808
cr	EDI: RECOVERYCORP.COM	Sep 14 2021 06:38:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

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cr	+ Email/Text: bncmail@w-legal.com	Sep 13 2021 23:22:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14118798	EDI: BANKAMER.COM	Sep 14 2021 06:38:00	Bank of America, P.O. Box 982236, El Paso, TX 79998
14118799	+ EDI: RMSC.COM	Sep 14 2021 06:38:00	Bill Me Later, P.O. Box 5138, Lutherville Timonium, MD 21094-5138
14118800	+ EDI: CAPITALONE.COM	Sep 14 2021 06:38:00	Cap1/bstby, P.O. Box 30253, Salt Lake City, UT 84130-0253
14118801	+ EDI: CAPITALONE.COM	Sep 14 2021 06:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14141238	EDI: CAPITALONE.COM	Sep 14 2021 06:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14159555	+ EDI: WFNNB.COM	Sep 14 2021 06:38:00	Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14126565	Email/Text: GOLF_STBankruptcy@gatewayonlending.com	Sep 13 2021 23:22:00	Gateway One Lending & Finance, 160 N Riverview Drive, Ste 100, Anaheim, CA 92808
14118807	+ EDI: IIC9.COM	Sep 14 2021 06:38:00	IC System / Pediatric Dentistry, Attn: Bankruptcy, 444 Highway 96 East, Po Box 64378, St. Paul, MN 55164-0378
14162224	+ EDI: MID8.COM	Sep 14 2021 06:38:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14167917	+ EDI: AGFINANCE.COM	Sep 14 2021 06:38:00	OneMain Financial Group, LLC As Servicer For Wells, 6801 Coldwell Blvd, Mail Stop: NTSB: 1310, Irving, TX 75039-3198
14118810	+ EDI: AGFINANCE.COM	Sep 14 2021 06:38:00	Onemain Financial, 2 North Main Street, Washington, PA 15301-4508
14175370	EDI: PRA.COM	Sep 14 2021 06:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14120412	EDI: RECOVERYCORP.COM	Sep 14 2021 06:38:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14952542	+ Email/Text: bncmail@w-legal.com	Sep 13 2021 23:22:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14118812	+ EDI: RMSC.COM	Sep 14 2021 06:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14118813	+ EDI: RMSC.COM	Sep 14 2021 06:38:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14118814	+ Email/Text: txulec09@vistraenergy.com	Sep 13 2021 23:22:00	Txu Electric/TXU Energy, Attention: Bankruptcy, Po Box 650393, Dallas, TX 75265-0393
14118816	+ EDI: BLUESTEM	Sep 14 2021 06:38:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Santander Consumer USA, Inc., successor in interes

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14175190	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14118804	##+	Executive Services / Titanium Hilling, Executive Services, Po Box 2248, Wichita Falls, TX 76307-2248

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Nationstar Mortgage LLC agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Thomas Jones Wise III ricelaw1@verizon.net, lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Brandy Lynn Wise ricelaw1@verizon.net lowdenscott@gmail.com
Joshua I. Goldman	on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Thomas Jones Wise III niclowlgl@comcast.net
Scott R. Lowden	on behalf of Joint Debtor Brandy Lynn Wise niclowlgl@comcast.net
William E. Craig	on behalf of Creditor Gateway One Lending & Finance ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

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